

In re:
Douglas V. Gratz
Debtor

Case No. 25-10091-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 21, 2025

User: admin
Form ID: pdf900

Page 1 of 4
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2025:

Recip ID	Recipient Name and Address
db	Douglas V. Gratz, 8049 Pine Rd Apt A1, Philadelphia, PA 19111-1837
cr	+ Uninvest Bank & Trust Co., 16 Harbor Place, PO Box 197, Souderton, PA 18964-0197
14966911	+ Optmbnk/gsky, 1797 Ne Expressway, Atlanta, GA 30329-7803
14966915	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14967294	+ ThunderRoad Financial LLC, Attn: Bankruptcy, PO Box 631727, Irving, TX 75063-0001
14966923	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683
14966924	+ Uninvest Bank & Trust C, 14 Main St, Souderton, PA 18964-1713
14988831	+ Uninvest Bank & Trust Co., C/O Amar A. Agrawal, Esquire, Eisenberg, Gold & Agrawal, P.C., 1040 N. Kings Highway, Suite 200, Cherry Hill, NJ 08034-1925

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 22 2025 00:57:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 22 2025 01:04:43	Bridgecrest Credit Company, LLC as Agent and Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14977035	Email/PDF: resurgentbknofications@resurgent.com	Mar 22 2025 01:04:43	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14966890	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 22 2025 01:04:35	Affirm, Inc., c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14977700	Email/PDF: bncnotices@becket-lee.com	Mar 22 2025 01:04:44	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14966891	Email/PDF: bncnotices@becket-lee.com	Mar 22 2025 01:04:54	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14966892	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 22 2025 00:57:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14978768	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 22 2025 00:57:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14966893	Email/Text: BarclaysBankDelaware@tsico.com	Mar 22 2025 00:57:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14967641	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 22 2025 01:04:53	Bridgecrest Credit Company, LLC as Agent, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14966897	Email/Text: megan.harper@phila.gov	Mar 22 2025 00:57:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14966894	Email/PDF: AIS.cocard.ebn@aisinfo.com		

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		Mar 22 2025 01:04:42	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14971225	+ Email/PDF: ebn_ais@aisinfo.com	Mar 22 2025 01:04:36	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14973608	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 22 2025 01:04:53	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14966895	Email/PDF: acg.acg.ebn@aisinfo.com	Mar 22 2025 01:04:35	Carvana/Bridgecrest, Dept. APS, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14966896	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2025 01:04:53	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14966898	Email/Text: bankruptcy@philapark.org	Mar 22 2025 00:57:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14970399	+ Email/Text: ProsperBK@prosper.com	Mar 22 2025 00:57:00	Coastal Community Bank, C/O Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
14966899	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 22 2025 00:57:00	Comenity Bank, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14966900	Email/PDF: creditonebknotifications@resurgent.com	Mar 22 2025 01:04:35	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14966901	Email/Text: mrdiscen@discover.com	Mar 22 2025 00:57:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14966902	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2025 01:04:54	Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45040
14966909	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2025 01:04:36	Macy's/ DSNB, Atytn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14966903	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Mar 22 2025 00:57:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14966904	+ Email/Text: bankruptcy@huntington.com	Mar 22 2025 00:57:00	Huntington National Bank, Attn: Bankruptcy, PO Box 340996, Columbus, OH 43234-0996
14966905	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 22 2025 00:57:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14966907	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 22 2025 00:57:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, TX 75001-9013
14973767	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 22 2025 00:57:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14966906	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 22 2025 01:04:35	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14971124	Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2025 01:04:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14966908	Email/Text: Documentfiling@lciinc.com	Mar 22 2025 00:57:00	Lending Club, Attn: Bankruptcy, 595 Market St, San Francisco, CA 94105-2802
14966910	+ Email/Text: bankruptcy@marinerfinance.com	Mar 22 2025 00:57:00	Mariner Finance, LLC, Attn: Bankruptcy 8211 Town Center Drive, Nottingham, MD 21236-5904
14966912	Email/Text: fesbank@attorneygeneral.gov	Mar 22 2025 00:57:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14984760	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 22 2025 01:04:51	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
14966917	Email/Text: ProsperBK@prosper.com	Mar 22 2025 00:57:00	Prosper Funding, Llc, Attn: Bankruptcy Dept Attn:

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			Bankruptcy D, 221 main Street , Ste 300, San Francisco, CA 94105
14966913	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 22 2025 00:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14971372	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 22 2025 00:57:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14966914	^ MEBN	Mar 22 2025 00:53:57	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14966916	Email/Text: bankruptcy@philapark.org	Mar 22 2025 00:57:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14985808	Email/Text: bnc-quantum@quantum3group.com	Mar 22 2025 00:57:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14966918	+ Email/Text: Loan.OpsServ@quorumfcu.org	Mar 22 2025 00:57:00	Quorum Fcu, 2 Manhattanville R, Purchase, NY 10577-2113
14966919	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 22 2025 00:57:00	Santander Consumer Usa, Attn: Bankruptcy, PO Box 961211, Fort Worth, TX 76161-0211
14966920	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 22 2025 01:04:51	Synchrony Bank, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14969317	+ Email/PDF: ebn_ais@aisinfo.com	Mar 22 2025 01:04:35	T Mobile/T-Mobile USA Inc, by AIS Infosource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14966922	Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 22 2025 00:57:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14966925	Email/Text: bknotice@upgrade.com	Mar 22 2025 00:57:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
14966926	+ Email/Text: LCI@upstart.com	Mar 22 2025 00:57:00	Upstart Finance, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503
14973848	^ MEBN	Mar 22 2025 00:53:53	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
14989056	+ Email/PDF: ebn_ais@aisinfo.com	Mar 22 2025 01:04:44	Verizon, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14966927	Email/PDF: ebn_ais@aisinfo.com	Mar 22 2025 01:04:35	Verizon, c/o American InfoSource, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14966928	+ Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Mar 22 2025 01:04:44	Wells Fargo Bank, MAC S4101-08C, PO Box 29482, Phoenix, AZ 85038-9482
14975096	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Mar 22 2025 01:04:54	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14966921		Thunderroad Financia
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14977702	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14973768	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2025 at the address(es) listed below:

Name	Email Address
AMAR A AGRAWAL	on behalf of Creditor Univest Bank & Trust Co. aagrawal@egalawfirm.com alapinski@egalawfirm.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Douglas V. Gratz help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
Philadelphia Division

Douglas V. Gratz,

Debtor.

Chapter 13
Case No. 25-10091-PMM

Order Granting Motion to Dismiss Chapter 13 Case

And now, after consideration of the Motion to Dismiss Case filed by Debtor Douglas V. Gratz, with proper notice, the Court finds as follows:

- A. This case has not been converted previously under 11 U.S.C. §§ 706, 1112, or 1208.

It is hereby **ORDERED** that:

1. The Motion is **GRANTED**.
2. This case is **DISMISSED**.
3. All wage orders are **VACATED**.

Date: **March 21, 2025**



Honorable Patricia M. Mayer
U.S. Bankruptcy Judge